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March 28, 2014

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(Reply to NJ Office)

Lawrence Katz, Esquire Law Offices of Lawrence Katz 445 Central Avenue, Suite 201 Cedarhurst, NY 11516

Your Client RE:

STEVEN MAX

Our Client

FIA CARD SERVICES, N.A.

Current Balance Due: \$2,400.31 - Our File No: 2178211

Original Account No.: XXXXXXXXXXXXXXX0814

Chargeoff Account No.:XXXXXXXXXXXXX3550

Lawrence Katz, Esquire

This office has been advised by our client that you represent the debtor regarding the above matter. Accordingly, this validation letter is being sent to your attention. IF YOU DO NOT REPRESENT YOUR ABOVE LISTED CLIENT, PLEASE ADVISE THIS OFFICE IMMEDIATELY.

Your client's account in the above matter has been referred to this office for collection. As of the date of this letter, the above amount is due.

Unless this office hears from you within thirty (30) days after receipt of this letter that you dispute the validity of the debt, or any portion thereof, this office will assume the debt is valid. If you notify this office in writing within thirty (30) days of your receipt of this letter that the debt or any portion thereof is disputed, this office will obtain verification of the debt or, if the debt is founded upon a judgment, a copy of the judgment will be obtained, and this office will mail to you a copy of such verification or judgment. Upon written request within thirty (30) days, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This account is issued and administered by FIA Card Services, N.A.

Gordon & Weinberg, P.C. is a debt collector. This letter is an attempt to collect a debt and any information obtained will be used for that purpose.

Very truly yours,

GORDON & WEINBERG, P.C.

DBOA.A1

www.gordonweinberg.com